

## Praise for *8 Secrets of the Truly Rich*

"In this his latest book, Bo Sanchez preaches on wealth. He shows that as in all good things, the true value of wealth lies not in possessing it but in giving it away."

+ Gaudencio B. Cardinal Rosales  
Archbishop of Manila

"Bo Sanchez has done it again! This book is an excellent combination of personal experiences, well-researched investment information and sound spiritual guidance for all of us."

— Jose Concepcion, Jr.  
Chairman of the Board  
RFM Corporation

"Bo says, 'Money isn't the most important thing in the world. But money affects every important thing in the world.' Statements like these make Bo's book — every chapter of it — very tempting to read. Catchy."

+ Angel N. Lagdameo  
Archbishop of Jaro, Iloilo  
President, Catholic Bishops Conference of the Philippines

"Bo Sanchez demolishes the myths that equate wealth with materialism, and having money with being rich."

— Gerry Ablaza  
CEO, Globe Telecoms

"Bo Sanchez's *8 Secrets of the Truly Rich* balances our views concerning material wealth. It helps us appreciate God's gifts as a means to multiply goodness in the world."

+ Ricardo J. Cardinal Vidal  
Archbishop of Cebu

"Bo's book inspires us to work hard and aim high to be wealthy in the true sense of the word. Bo shows the way! A good read!"

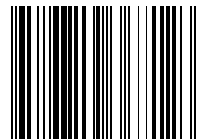
— Socorro C. Ramos  
Founder and General Manager, National Bookstore

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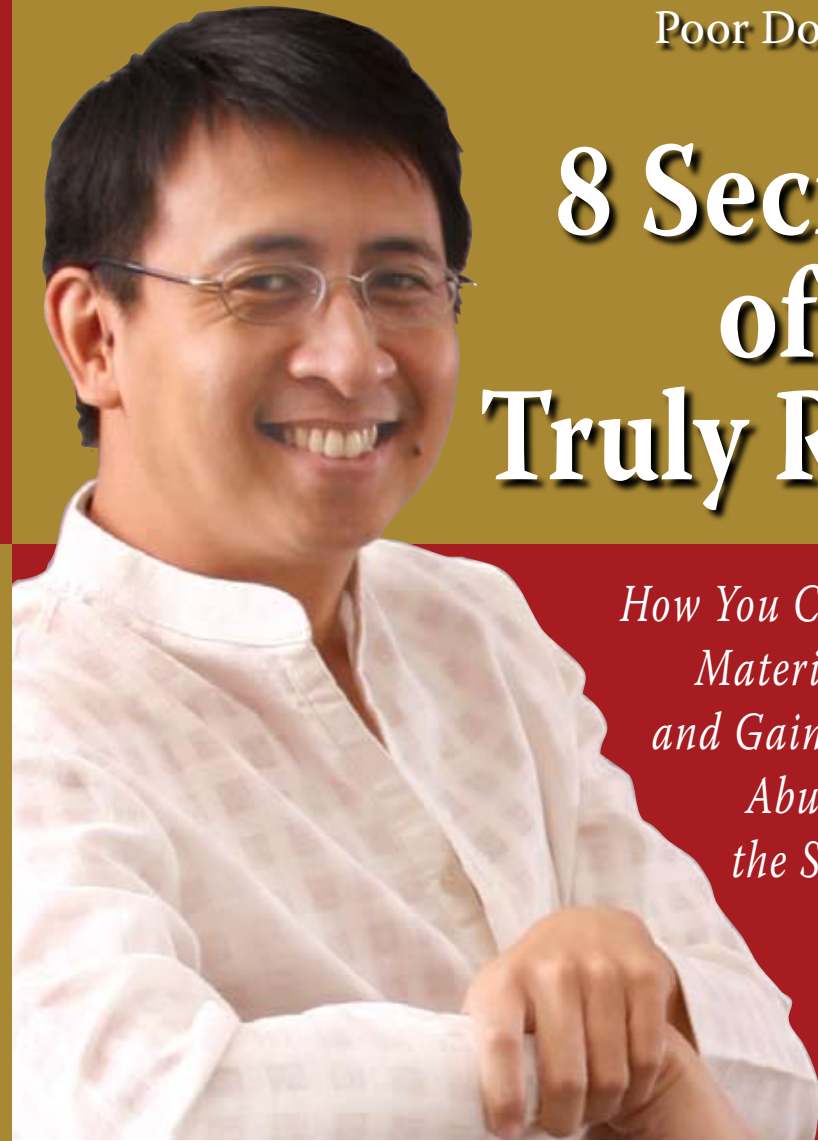
8 SECRETS OF THE TRULY RICH

BO SANCHEZ

What the Rich Know that the  
Poor Don't Know

# 8 Secrets of the Truly Rich

*How You Can Create  
Material Wealth  
and Gain Spiritual  
Abundance at  
the Same Time*



This is God's Recruitment Manual: He Is Raising a New Breed of Millionaires  
Who Are Simple, Loving and Generous... Join Now!

# BO SANCHEZ

#1 Best-selling Author of *Simplify and Live the Good Life*  
and *Simplify and Create Abundance*



*What the Rich Know that the Poor Don't Know*

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“Bo Sanchez’s *8 Secrets of the Truly Rich* balances our views concerning material wealth. It helps us appreciate God’s gifts as means to multiply goodness in the world. May this book enlighten readers on the real value of money and its relation to the spiritual life.”

+ Ricardo J. Cardinal Vidal  
Archbishop of Cebu

“Being poor is not an acceptable excuse. There is nothing wrong with aspiring to be materially comfortable. Bo’s book inspires us to work hard and aim high to be wealthy in the true sense of the word.

Bo shows the way! A good read!”

— Socorro C. Ramos  
Founder and General Manager, National Bookstore

“*8 Secrets of the Truly Rich* will inspire his readers to have the right attitude towards wealth, and give them practical tips on how to achieve financial success. This book is a combination of Kiyosaki’s *Rich Dad, Poor Dad* infused with Bo Sanchez’s humor and down-to-earth style. Talk about value for money! Practice what you preach, indeed.”

— Bernadette Sembrano  
TV Host, ABS-CBN

“Bo Sanchez demolishes the myths that equate wealth with materialism, and having money with being rich. He demonstrates how Christians and everyone else can and should strive to be wealthy, provided that there is social and economic justice and cooperation. He strikes the right chords when he pushes right attitudes, hard work and hits hard at the cultural baggage that hinders Filipino entrepreneurship.”

— Gerry Ablaza  
CEO, Globe Telecoms

“Bo Sanchez has never lacked for things to preach about daily.... In this his latest book, he preaches on wealth. He shows that as in all good things, the true value of wealth lies not in possessing it but in giving it

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away. And that the only wealth that really matters are the riches that can be stored in our Father's Kingdom in heaven."

+ Gaudencio B. Cardinal Rosales  
Archbishop of Manila

"This book is a good guide to discovering hidden treasures in our people. ... Let us chart our path to prosperity by developing the excellence of our people including the poorest of the poor in our country without losing our anchor on strong values and principles."

— Tony Meloto  
Gawad Kalinga

"Bo says, 'Money isn't the most important thing in the world. But money affects every important thing in the world.' Statements like these make Bo's book — every chapter of it — very tempting to read. Catchy. Reflective. You have the power to transform the world: Start it... with yourself!"

+ Angel N. Lagdameo  
Archbishop of Jaro, Iloilo  
President, Catholic Bishops Conference of the Philippines

"I used to think that wanting more than what you need is greed but Bro. Bo Sanchez has given me a new perspective — that wanting more to be able to give more is God's wish for us. Thanks Bro. Bo. I'll continue gazing upon the Lord."

— Julie Gandiongco  
Founder, Julie's Bakeshop

"Bo Sanchez has done it again! This book is an excellent combination of personal experiences, well-researched investment information and sound spiritual guidance for all of us. I congratulate the author for this wonderful book, for daring us to pursue our dream to be truly rich without losing our heart and selling our soul to the devil."

— Jose Concepcion, Jr.  
Chairman of the Board, RFM Corporation

“This book is like manna from heaven, a gift from God, delivered so beautifully by Bo. It came at a time when I needed answers to my prayers, solutions to my financial woes.... From the very first page of this book, I got hooked. After reading this, you will learn to protect yourself financially.... I now commit to be wealthy so that I can help more people and make their lives better. Thank you, Bo, for your words of wisdom!”

— Tintin Bersola-Babao  
TV Host, ABS-CBN

## PREFACE

# This Book Is About Changing Your Inner Software

I've met many Filipinos who have been programmed to be poor.

Their very self-definition shouts to the universe, "I'm poor and I'll always be poor." This twisted core identity, plus insane religious beliefs about money, are like invisible prison bars that keep many Filipinos locked in poverty.

My mission is to free you from that prison.

For over 25 years, I've been working among the poor, living in their homes and helping them get out of poverty.

I've found out that no matter how much money people receive, unless they change their inner program, nothing happens. They will indeed remain poor forever.

Friend, do you have a money problem?

Read carefully: 90 percent of your money problems are mind problems.

People are not poor because they have no money. That's merely the result, not the cause of poverty.

Filipinos are poor because of a lethal combination of three giant monsters of poverty.

First, we really don't want to be rich.

As shocking as this may sound, it's true. Externally, we seem to want to be rich, but internally, we're deeply conflicted in our unconscious desires. Because our distorted core beliefs about ourselves, plus our crazy religious beliefs about money, chain us to the prison of poverty.

Second, we're financially stupid. (That's putting it *mildly*.)

We don't know how money works. And we don't know how money grows. So we lose whatever little we have. Because what we know about money comes from friends and relatives who don't have money themselves—and so, they teach us from their ignorance. And school never taught us how money worked either because teachers didn't know.

Third, we insist on walking, instead of riding, vehicles towards wealth.

Even if there are hundreds—no thousands—of vehicles around us. In the pages of this book, I will explain what these vehicles are.

Friend, do you want to gain material and spiritual wealth at the same time?

Then, read on as if you were a drowning person, and this book was your oxygen. If you do this and apply all that you learn, I promise that you can solve your mind problems—which can lead to you solving your money problems.

For Bo's *Truly Rich* Newsletters,  
log onto **[www.iamtrulyrich.com](http://www.iamtrulyrich.com)**

## DEDICATION

- I'm writing this book to the father who wakes up at night, wondering how to earn more money to pay for his kids' rising tuition fees.
- I'm writing to the mother who gets acidic in her stomach every time the phone rings, because creditors are hounding her for late debt payments.
- I'm writing to desperate parents who've been working abroad for years—away from their growing children—and yet are wondering why they still haven't saved anything.
- I'm writing to the married daughter who wants to help her aging mother's medical expenses but can't because her salary isn't even enough for her own family's needs.
- I'm writing to the single man in his 30s whose girlfriend is asking when they'll get married, but can't even plan one because he's still paying for his younger siblings' schooling.
- I'm writing to the supervisor who's tired of living from paycheck to paycheck, without any savings whatsoever.
- I'm writing to the employee whose salary isn't even enough for her transportation to the office because of all the debt payments being deducted from her each month.
- I'm writing to the manager who is 50 years old and who wants to retire early but can't—because she has debts that will shrink her retirement pay to almost nothing.
- I'm writing to the 65-year-old retiree who has to live on his monthly SSS pension that can't even pay for his daily medication.
- I'm writing to the spiritual leader who wants to help her members who are poor and who often ask for her help, but can't because her income isn't enough.
- I'm writing to the entrepreneur who's failing in his business and wonders what he's done wrong and what he should do next.
- I'm writing to the Filipinos who are tired of the Philippines as a Third World country and dream of a First World Philippines for their children and grandchildren.
- I'm writing to the spiritual person who is torn by his desire to help others financially, and his longing to remain pure, simple, detached, trusting and non-materialistic in his attitude towards life.

Friend, I dedicate this book to you.



*What the Rich Know That the Poor Don't Know*

## **8 Secrets of the Truly Rich**

*How You Can Create Material Wealth and  
Gain Spiritual Abundance at the Same Time*

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### **BO SANCHEZ**

Best-selling author of *Simplify and Live the Good Life*  
and *Simplify and Create Abundance*

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## FOREWORD

# Is It Possible to Have the Wealth of a Millionaire and the Heart of a Monk?

*Then the Lord your God will make you most prosperous  
in all the work of your hands...*  
Deuteronomy 30:9

This is unlike any other book you've ever read about money.

In these pages, I propose to you a way of life where you can be open to money and wealth, yet your soul is free from greed and materialism.

I propose to you a way of life where you create material abundance yet remain detached, pure, and loving in your heart and inner purpose.

Is that possible, you ask, to have the wealth of a millionaire and the heart of a monk at the same time?

My answer is a resounding yes!

I'm not going to kid you: It will be difficult.

But is that surprising? Nothing of great achievement comes easy.

### Why Be Rich Anyway?

This question is crucial.

In fact, there are religious people out there ready to crucify me now—because they think there is only one reason why people want to be rich: because of greed.

“What has happened to Bo?” they ask, “He’s gone over to the devil’s side. He’s now preaching materialism.”

Friends, I can’t and will never preach materialism.

Believe me, I’ve seen materialism in the depths of my soul and smelled its stench. I’ve seen it at work in the hearts of those I try to help every day, and I saw how materialism eats her children alive. Materialism promises heaven but delivers hell. It’s a faceless monster that destroys persons, families and nations.

No, wealth can never answer the deepest longings of our soul.  
 Only love can do that.  
 Only God can do that.  
 So why is a preacher like me writing a book about money?

## **I Don't Want You to Be Rich; I Want You to Be *Truly* Rich**

Why stop at being rich?

Why not go all the way to become truly rich?

When you're truly rich, you're not only wealthy with your money. You're wealthy in all other areas of your life: love, family, spirituality...

For example, I don't even look rich at all.

Despite now having 16 sources of income flowing to my life, I still live a simple life. Because I want to!

My wife and I still live in a tiny house built on a 65-square-meter property. It's so small, I can close the windows and open the fridge and you'd think we have centralized air-conditioning. I tell our visitors to visit us two by two so that they can fit.

But according to Thomas Stanley in his best-selling book, *The Millionaire Next Door*, most millionaires in America live in simple homes located in simple neighborhoods.

Our home is in a third-class subdivision that doesn't even have running water. Yes, there are places forgotten by time in civilized Manila. Dig under our street, and there are no water pipes under the ground—just like in Ancient Mesopotamia. We have to order at P150 per delivery truck.

So we hate our home and neighborhood, right?

Wrong.

I cannot describe to you how we love it here.

## **The Lifestyle of the Rich and Faithful**

I've learned to measure wealth not just by how much money I have, but by how much of that money is controlled by love.

Let me tell you my story.

When I was 12 years old, I had a spiritual conversion.

I met God and He rocked my world.

Part of that conversion was tithing.

I decided to give a tithe or 10 percent of my daily allowance to God.

That was difficult.

After all, Mom gave me P2 a day—not enough for an ice cream cone, which was P2.50 per scoop. So giving 20 centavos was a real sacrifice.

But I did it and learned a lifestyle that would never leave me to this day.

In the Old Testament, people were called to tithe, but in the New Testament, we're called to give from our joyful hearts. And when you're joyful, you tend to give more!

After 28 years of giving, I now earn enough to the point that I give 40 percent of my income to God and to the poor. (Hey, I know I'll lose a few rewards in heaven for telling you how much I give. But I don't care. I want to inspire people to give more to God and the poor.)

This is why I say I'm truly rich: because I'm a giver.

I'm far from becoming a millionaire in dollar figures. (One day, I'll reach that point too. Just wait.) But it's of secondary importance to me.

Here's my real dream: To do a reverse tithe.

From giving 40 percent of my income to God and the poor, I want to earn so much that I can give 90 percent—and live on the remaining 10 percent. (Yes, I've got it all plotted out, written down in my 15-page Dream Book that I've been reading each morning for 10 years now. It's been incredibly accurate. If God blesses my business plans, I'll be able to do that by the year 2037. That's only a few decades from now. That's why I believe God has indeed given us the power to create our destiny.)

Hey, this is me. I'm not in anyway imposing my dream on you.

I'm not even saying that you should give 40 percent of your income to God and the poor. That's my personal decision. My life has been so involved in ministry and service, I know its many needs. That's why I made that my dream.

But this is my challenge to you: Earn to give.

And it's true, God will bless the giver more than he can imagine.



## You've Been Tricked

So friends, I've conned you.

I've tricked you into buying this book.

This book isn't about being rich only.

This book is about being rich so that you can give your wealth to God and let Him do what He wishes with it.

The title of the book should be *8 Secrets of the Rich Who Believe That the Ultimate Purpose of Wealth Is to Love*.

Okay, that's too long.

That's why I didn't use it.

Friends, this book isn't about greed. It's about the opposite of greed.

This book isn't about materialism. It's deeply spiritual.

This book isn't even a book but God's Recruitment Manual.

God is recruiting people who will join a new force in this world.

I call this group God's New Breed of True Millionaires.

It's really up to you if you want to join.

I'm not going to fool you.

It's going to be tough. It will require your unflinching commitment. You'll get bloodied up. You'll get mangled. You'll wake up early in the morning and sleep late at night. You'll do so many things out of your comfort zone, you'll forget what the phrase "comfort zone" means.

If you've got what it takes, then welcome.

You're in for a great journey.

In the next page is a membership form for God's New Breed of True Millionaires. Fill it out. Sign it. And "give" it to God. (Pin it on your wall so you see it every day.)

By the way, I submitted my application papers 10 years ago.

And in the next few pages, I'm going to tell you the thrilling experience of how I became truly rich.

# God's New Breed of True Millionaires

## MEMBERSHIP FORM

I apply as a member of God's True Millionaires...

---

(Your Name)

### **The True Millionaire's Prayer**

*Today, I ask You to bless me so that I may become a blessing.*

*Lord, I commit myself to enrich others.*

*But because I cannot give what I do not have,*

*I commit myself to become rich.*

*I commit myself to serve You and to serve the poor with my wealth.*

*Today, I open myself to the abundance of Your universe.*

*Use me as Your channel of love.*

*Give me the ability to create wealth that will bless the world.*

*Increase my financial wisdom and expand my territories.*

*I place my life in Your hands. Amen.*

### **My Financial Goal:**

---

(Monthly Income)

Date when this goal will happen:

---

---

Member's Signature

---

Date Today

*Instructions: Members of **God's New Breed of Millionaires** should say this prayer and pray for their financial goal EVERY DAY until it is fulfilled.*



## INTRODUCTION

# **My Journey from Medieval Assisi to Present-Day Manila**

I always like enumerating the significant moments of my youth:

I wrote my first book at age 20.

I founded my first organization at age 14.

I began preaching at age 13.

I had my spiritual conversion at age 12.

And I was toilet-trained at age one, but that has nothing to do with what I'm about to say in this book.

As you can see, my teen years were slightly different than most people. While boys my age were busy playing with the primitive versions of video games (Pacman), I was going to the barrios organizing small prayer meetings and giving retreats in schools.

Yes, I was a freak.

Especially when I read the story of St. Francis of Assisi.

I was only 13. All of a sudden, Superman was no longer my hero. Francis was.

I wanted to love like Francis, serve like Francis, look like Francis and smell like Francis. I remember my favorite attire—old brown sandals, tattered jogging pants and a dirty-white T-shirt. To be consistent with that look, I rarely took a bath and gave up the use of any kind of underarm deodorant because I thought that was vanity.

So you could imagine the powerful impact I had on people's lives.

Whenever I entered the room, people knew.

If you read the biography of some saints, you'd read that some of them had the odor of sanctity—a beautiful, sweet-smelling fragrance that made people feel God's Presence.

Well, I had odor all right and I brought people to their knees.

## **A Lover of the Poor**

By age 15, I was already living in the slums, befriending the poor, eating their food, sleeping in their dilapidated homes and celebrating life with them.

I also worked on filthy sidewalks, playing with street kids and befriending old, drunk, homeless men. I'd lead them in prayer, give them Bibles and a piece of bread.

I was ready to do anything for God.

During those years, I didn't think about money, I didn't care about money and I didn't desire money.

Why?

I figured that I'd be a lifelong celibate for God.

I was going to serve others as a single man for the rest of my life.

So living hand-to-mouth and sleeping on the sidewalk was actually a sweet fantasy in my mind. Saints lived this way, and I thought to myself, "So, why shouldn't I live this way too?"

I owned nothing except what was in my pocket: a small New Testament Bible and a wooden rosary. Oh yes, my toothbrush too.

You see, I also had this incomplete belief: that the only way to love the poor was to become poor myself. I didn't understand that this was only half of the equation. I forgot that the goal of loving the poor is to help them stop being poor.

But that's going ahead of my story.

## **The Missionary Life**

When I finished college, I never got a regular job.

I kept on serving and shunned all material things or its pursuit.

I built communities, wrote Christian magazines, published spiritual books and organized a home for the aged.

How did I survive?

My lay community, Light of Jesus, gave me a small salary—which was more than enough for a single man with simple needs. I never bought clothes, wore whatever was given to me and walked to where I needed to go.

To make travel easier, I bought a homemade, garage-assembled WWII jeep.

It was perfect.

Perfect for growing my hamstring muscles because I had to push it almost every day—because it usually didn't like to start.

Each day, I lived by faith....

Faith that my jeep wouldn't explode into a thousand junk pieces all over Edsa.

Faith that I had enough gas to bring me home each night.

Faith that I wouldn't die of hypertension because of my jeep's surprises.

### **Money Was Evil**

At that time, I basically gave my money away.

One day, someone gave me P50,000.

After a few days, I met a friend and I asked him, "Do you need P50,000?" He said yes and I gave it to him. Just like that.

I also never saved anything.

I figured that saving for tomorrow meant that I wasn't trusting God.

I was a complete ignoramus about money, and proud of it. In my mind, I asked, "Why study the devil? Why bother knowing his instruments?"

Basically, I saw money as evil.

Business was greed.

Thinking of money was sin.

Wealth was excess baggage that prevented people from going to heaven.

And I really pitied businessmen!

Imagine, all they do is think about how to make money the whole day.

Gosh, their souls were in danger of the fires of hell.

As for me, I'd just trust God and He'd supply all my needs.

Let me give you my favorite example.

One day, my hair was getting too groovy for a preacher and I needed a haircut.

My problem was I had no money.

So I asked God, "Lord, I need a haircut."

That night, someone in the prayer meeting went to my side, pushed

an envelope into my pocket, and said, “God wanted me to give this to you.”

When I went home, I opened it and saw P10,000.

The next day, I went to the barbershop and asked the barber, “Give me the most expensive haircut in the world. With highlights of blue and pink. The works!”

That was how I lived my life for 18 long years.

I was living in medieval Assisi, begging with St. Francis on the streets. It was a beautiful life—the life of a celibate who embraced Lady Poverty as his bride.

But once in a while, I saw harsh reality zap through my imagination.

### **Reality Pokes Its Finger**

This event is chiseled in my memory.

I was never the same again after it happened.

After one prayer meeting, a woman with her small daughter approached me and asked, “Bo, can you pray over me?”

“Of course,” I smiled, “what can I pray for?”

“Tomorrow is the last day for my daughter’s enrollment and I have no money...” She quietly sobbed, clutching her daughter to her waist.

She explained that she had been praying to God but it seemed as though nothing was happening. “Bo, please pray over me that God will increase my faith!”

I became curious. “How much money do you need, exactly?” I asked.

“Seven hundred,” she said.

“Seven hundred? Seven hundred only?” I couldn’t believe my ears.

“It’s a monthly installment thing,” she explained.

At that precise moment, I wanted to pull out my wallet and give her the 700 bucks. I wanted to say, “Look sister, I don’t have to pray over you. Here’s the money and go home!”

But I couldn’t.

No matter how much I wanted to.

Because as I stood there in front of her, I knew that I only had P20 in my wallet. Twenty pesos!

So what did I do?

I prayed over her.

After I laid my hands on her, she thanked me and bid me farewell.

Believe me, I've done a lot of difficult things in my life.

But one of the most difficult was watching this lady and her daughter walk out of that room empty-handed.

When they disappeared through the door, I sat down on a chair and felt a deep pain inside. A prayer formed in my heart, "Lord, I don't want this to ever happen again. Oh, to have money to help others! Help me help them."

Fast forward a few years later. I now earn enough to send a few poor children to school. And the feeling is incredible.

But I'm going ahead of the story.

### **Like a 10-Wheeler Truck**

When I was 30 years old, I was already living in Anawim,<sup>1</sup> a home we built for the poorest of the poor. It was built on a five-hectare property with 10 homes, welcoming especially the abandoned elderly. Together with wonderful friends who served the poor, we lived in total dependence on God for our daily food.

In Anawim, I lived in a bamboo hut with eight orphans.

That experience was one of the richest seasons in my life.

I fell in love with the kids and felt I could live with them forever.

Again, this was medieval Assisi and St. Francis was my guide.

But it was also at that exact time when something was happening in my soul.

I felt God was calling me to get married. (How I finally came to that conclusion after years of indecision is found in my book *How to Find Your One True Love*.)

That was when the veil of medieval Assisi was lifted and reality hit me like a 10-wheeler truck. Wham!

I was back in present-day Manila.

How in the world could I get married? I had no money.

Nothing.

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<sup>1</sup>A Hebrew word which means "The poor of the Lord"



Nada.  
 Kaput.  
 Zilcho.  
 Reality hit hard.

## **The Wedding of the Century**

So for a year, I scrambled to save money, at least enough for a simple wedding.

When I thought I had enough, I planted one knee before this pretty girl I was courting in my office and asked for her hand in marriage.

And on my 32<sup>nd</sup> birthday, I married her.

Our wedding was simple. Some have five, 10 or 20 people in their entourage. We had 80. Because I wanted to include my orphans, the Anawim elderly, our community kids, etc. And our guests? Oh, not much. Only a thousand people.

Thankfully, most of the gowns were gifts, my *barong tagalog* was a gift, the bridal car was lent, and even the wedding rings were gifts.

And our reception for a thousand guests? Potluck.

No kidding.

What could have cost me a million pesos, I spent only P100,000.

Because that was all I had.

But my wedding was like a jarring wake-up call to me—a call to harsh reality.

Was money really this important to a married person?

It was a brutal awakening.

I was no longer in peaceful, picturesque, mountain-cool Assisi.

I was now in smog-filled, horn-blowing, hot and humid Manila.

I was no longer a single man doing mission work and living by faith.

I was now married and I needed money. Fast.

## **Living Simply in Good and Bad Times**

My wife and I lived in a rented apartment for two years.

And like many newlyweds, we searched for ways to make my small salary reach the end of the month.

We used old, borrowed furniture.

We had no air-conditioning to save on electricity.

We bought margarine instead of butter.

We chose ugly, coarse toilet paper instead of the smooth premium brand.

And we searched for the cheapest places for our weekly romantic dates.

We only ate in fast-foods (collecting discount coupons), had picnics in nearby parks, watched free theater plays in a university, and rented a movie for P15 so we could enjoy cuddle-time on our borrowed couch.

But here's another reason why we were living simply: Before getting married, I told my would-be bride that I'd like to continue giving a part of my income to God and to the poor. At that time, I was giving 20 percent. And she agreed wholeheartedly.

But I'm not going to hide this truth from you: Money was tight and we fought over it. Not often, but they erupted from time to time.

Usually, it was because she wanted to buy something for the house (a tea cup, a tiny décor or something like that), and I felt it was a waste of money. With my St. Francis spirituality, everything was a waste of money. Many times, I hurt my wife because I was so stingy.

Sometimes in tears, she'd tell me, "Bo, you're so generous to others, we give 20 percent of our income away. But you're not generous to your wife."

Ouch. Why does the truth hurt?

I realized that if I wanted to keep on giving the way I wanted to—and have a happy family—I also needed to earn much more!

## **I Searched for Mentors**

The first thing I did was read everything I could read about money.

But here's the big difference: I read these books with the eyes of my faith. (Medieval Assisi was no longer my world, but it still lived in my heart—and that was good.) I rejected greed in all its forms. I threw away materialism when I saw its ugly shadow. And I only accepted information that could be baptized into our service for God.

So strong was my conviction that materialism destroys a person, I knew that wealth wasn't the answer. It had to be much bigger than wealth.

Here's the second thing that I did: in my work, I met rich people who

broke my old stereotypes of rich people. They weren't greedy at all.

In fact, they were incredibly loving and phenomenal human beings.

And they were extremely generous! This was how they viewed their wealth: They earned money so that they could give more to God and His poor.

So I spent time with these True Millionaires.

I had lunch with them.

I picked their brains.

I asked questions.

I took down notes.

I even videotaped our conversations.

Friends, what I learned from these conversations are the eight secrets that the truly rich do which the poor don't do.

Finally, I immediately applied them in my life.

And what has happened over the past years has been nothing but spectacular.

## **Where I Am Now**

In one sense, this book isn't about me.

This book is about my True Millionaire friends who generously shared their secrets on how they became truly rich and loved at the same time.

But I'm sure you'd like to know what has happened to me financially.

As I mentioned, I now enjoy 16 sources of income. These are small investments and small businesses. They're giving me tiny trickles of income. But put them together and I have more than enough that I can give 40 percent of my income to God and live on the 60 percent. (Actually, I live on 30 percent, because I reinvest the other 30 percent back into my businesses.)

## **This Book Isn't for Everyone**

In that sense, this book isn't for everyone.

It's not for people who don't want to get rich.

That would include celibates, religious people in congregations, and

missionaries working in the boondocks. That would include very special people who have consecrated themselves to sacrificial poverty. (I know a number of them and I have the highest admiration for them.)

This book isn't also for people who are content with where they are. I've met people who tell me, "Bo, as long as we can eat three meals a day, I'm happy. I don't want the stress of learning anything new. Anyway, I can serve others without being rich, right?"

Of course! You can bless the poor through your talents, your time, your friendship. And I respect people who want to remain in their income level.

Life is like a doughnut shop. There's a doughnut for everyone. Some like it with peanut butter (yes!), others with chocolate, still others with strawberry, and a few strange people like it with coconut.

But for the rest of you who want freedom from your money problems...

For the rest of you who want the freedom to help your loved ones financially...

For the rest of you who dream of a rich Philippines by becoming rich yourself...

For the rest of you who want to create material wealth and spiritual abundance at the same time...

This book is for you.

## **You Can Be Rich**

Because you can be rich.

Yes, you can get out of debt, save enough for the future, be very generous to the poor and God's work.

So who's stopping you?

Here's the answer: YOU.

No one else can stop you.

Not your family, not your friends, not the government, not the poverty of the country. And God?

He won't stop you too. Why would He? He invented wealth.

That's why I'm writing to you today.

Here's my promise: If you learn these 8 *Secrets of the Truly Rich*—and apply them into your life, you'll change your financial future forever.

Why am I so confident that these principles will work for you?

Because I've seen them at work in my life.  
Because I've seen them at work in the lives of countless others.  
Because these principles are laws that rule God's universe.

*There is a science of getting rich, and it is an exact science, like algebra or arithmetic. There are certain laws which govern the process of acquiring riches, and once these laws are learned and obeyed by anyone, that person will get rich with mathematical certainty.*

— Wallace Wattles

Turn the page and begin your journey to true riches.



# SECRET

## Be Totally Responsible for Your Success

*I have now given you a choice between a blessing and a curse.  
When all these things have happened to you... you will remember  
the choice I gave you.*  
— Deuteronomy 30:1

Life is a choice.

If you're being blessed 90 percent of the time, it's because you chose to be blessed.

If you're being cursed 90 percent of the time, it's because you chose to be cursed.

You have more power than you think you have.

Friend, don't be shocked, but you have the power to create the life you want.

Here's the truth: You created the life that you are living right now. So if you don't like your job, you're responsible.

And if you're buried in debt right now, you're accountable.

And if you're overweight, it's your fault.

And if you're not happy, you're responsible.

I'm not saying you're to blame for all the things that have happened to you.

But you're responsible. That means you're in charge.

If you don't want your situation, change it.

If you can't change your situation, change your attitude towards your situation.

But unless you change, nothing happens.

Bottom line, it's really all up to you.

Be totally responsible for your success.

## CHAPTER 1

# Stop the Blame

*Things do not change; we change.*

— Henry David Thoreau

Permanently poor people blame their poverty on everything else but themselves.

And it's so easy to do that.

Because a billion different things affect our money.

If you wanted to, you could blame your poverty on suicide bombers from Afghanistan, the thinning of the ozone layer or the fact that the King of Saudi Arabia fought with his wife the day before an OPEC meeting—which skewed up the oil prices.

You could blame your poverty on your alcoholic father, your overprotective grandmother, or the childhood trauma of listening to Frank Sinatra music over and over again because it was your mother's favorite music.

You could blame practically anything.

But if you keep on blaming your financial condition on things outside yourself, you'll never become rich. Why? Because within every problem is the solution. So if you believe that the problem is outside you, then you don't control the solution.

Only when you say, "I'm the problem," can you say, "I'm the solution."

If you say, "These greedy capitalists keep me poor!" then the solution is in their hands, not in yours. In effect, you're saying that when these capitalists stop becoming greedy, then you'll start becoming rich.

Blame robs you of your power to determine your life.

Remember, the quality of your finances is determined by your choices in life. And unless you stop blaming others and start taking responsibility for your poverty, you'll always remain poor.

And for comic relief—but also to show you our tendency to blame—let me quote some real-life, actual statements found on insurance forms...



- “I collided with a stationary truck coming the other way.”
- “A pedestrian hit me and went under the car.”
- “The guy was all over the road. I had to swerve a number of times before I hit him.”
- “I pulled away from the side of the road, glanced at my mother-in-law and headed over the embankment.” (Gee, was she that ugly?)
- “As I approached the intersection, a sign suddenly appeared in place where no stop sign had ever appeared before. I was unable to stop in time to avoid the accident.” (Magic. Miracle.)
- “An invisible car came out of nowhere, struck my car and vanished.” (Mmm. I’ve heard of ghost ships. But a ghost car?)
- “My car was legally parked as it backed into the other vehicle.”
- “The pedestrian had no idea which direction to run, so I ran over him.” (Yes, undecided people are a pest. Kill them all.)

That’s human nature. Always looking for someone to blame.  
But unless you stop doing that, you’ll always be poor.

Stop the blame.

Truly Rich Principle:

**Blame robs you of your power to determine your life.**